

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kenneth H Born
Debtor

Case No. 19-00112-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Apr 19, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2024:

Recip ID	Recipient Name and Address
db	+ Kenneth H Born, 2209 Kunkletown Rd., Saylorsburg, PA 18353-7911
5149152	+ Melissa Jane Born, 2209 Kunkletown Rd., Saylorsburg, PA 18353-7911
5149153	+ Private National Mortgage, PO Box 514387, Los Angeles, CA 90051-4387
5149154	+ Regions Bank/Greensky Loan Svc, 1797 NE Expressway, Atlanta, GA 30329-7803
5149157	Wells Fargo Bank, N.A. Personal Lending, MAC D1111-035 PO Box 564300, Charlotte, NC 28256-9914

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnbankruptcy@ahm.honda.com	Apr 19 2024 18:36:00	American Honda Finance Corporation d/b/a Honda Fin, 3625 W. Royal Lane, #200, Irving, TX 75063-2912
cr	+ EDI: PRA.COM	Apr 19 2024 22:33:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	EDI: WFFC2	Apr 19 2024 22:33:00	Wells Fargo Bank, N.A., MAC Q2132-023, PO Box 94423, Albuquerque, NM 87199
5149151	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 19 2024 18:36:00	Honda Financial Services, PO Box 7829, Philadelphia, PA 19101
5155263	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 19 2024 18:36:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
5380275	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 19 2024 18:36:00	American Honda Finance Corporation, d/b/a Honda Financial Services, Administrator For Honda Lease Trust, 3625 W. Royal Lane #200, Irving, TX 75063
5167653	+ EDI: BANKAMER2	Apr 19 2024 22:33:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5149147	+ EDI: BANKAMER	Apr 19 2024 22:33:00	Bank of America/AAA Financial Serv, PO Box 982235, El Paso, TX 79998-2235
5149148	+ EDI: CITICORP	Apr 19 2024 22:33:00	BestBuy, Po Box 6497, Sioux Falls, SD 57117-6497
5150035	+ Email/Text: bankruptcy@cavps.com	Apr 19 2024 18:36:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5174618	+ EDI: CITICORP	Apr 19 2024 22:33:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5149149	+ EDI: WFNNB.COM	Apr 19 2024 22:33:00	Comenity Bank/Boscovs, PO Box 182120, Columbus, OH 43218-2120
5154166	+ Email/Text: bankruptcy@greenskycredit.com	Apr 19 2024 18:36:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Brookhaven, GA 30329-2451
5149150	Email/Text: Bankruptcy.Notices@pnc.com		

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		Apr 19 2024 18:36:00	Compass BK, Po Box 11830, Birmingham, AL 35202
5171398	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2024 18:36:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5449479	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2024 18:36:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
5449480	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2024 18:36:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101, PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
5303709	EDI: PRA.COM	Apr 19 2024 22:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5303710	EDI: PRA.COM	Apr 19 2024 22:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5171703	EDI: PRA.COM	Apr 19 2024 22:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5149675	+ EDI: PRA.COM	Apr 19 2024 22:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5170050	+ Email/PDF: ebnotices@pnmac.com	Apr 19 2024 18:43:19	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5171973	EDI: Q3G.COM	Apr 19 2024 22:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5149155	+ EDI: SYNC	Apr 19 2024 22:32:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
5149159	+ EDI: WFFC2	Apr 19 2024 22:33:00	WF/Bobs Discount Furn, PO Box 14517, Des Moines, IA 50306-3517
5149156	+ EDI: WFFC2	Apr 19 2024 22:33:00	Wells Fargo, PO Box 94435, Albuquerque, NM 87199-4435
5151527	+ EDI: WFFC2	Apr 19 2024 22:33:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
5164295	EDI: WFFC2	Apr 19 2024 22:33:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5164029	EDI: WFFC2	Apr 19 2024 22:33:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5149158	+ EDI: WFFC2	Apr 19 2024 22:33:00	Wells Fargo Card Services, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2024 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor PNC BANK N.A. amps@manleydeas.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com
Jason M Rapa	on behalf of Debtor 1 Kenneth H Born jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com
Michael Patrick Farrington	on behalf of Creditor Pennymac Loan Services LLC mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services Administrator For Honda Lease Trust wcraig@egalawfirm.com, mortoncraigecf@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1

Kenneth H Born

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2535

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-00112-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Kenneth H Born
aka Kenneth H Born Sr.4/19/24**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.